

W.R. GRACE AND COMPANY
SYRACUSE FUNDING ACCOUNT
ATT: MARY BOUCHARD
62 WHITTEMORE AVENUE
CAMBRIDGE MA 02140

Account No: 016-001257
Statement Start Date: 01 NOV 2001
Statement End Date: 15 NOV 2001
Statement Code: S00-USA-22
Statement No: 021

Page 10 of 17

Ledger Date	Adj Ledger Date	Value Date	F T	References	Credit / Debit	Description	Closing Balances
							Debit

DEBITS CONTINUED

05NOV		05NOV	USD	YOUR: SEE WIRE OUR: 0978400309JB	32,753.00	REF: GRACE DAVISON PREPAYMENT OF IN V 1054 SSN: 0239113 CHIPS DEBIT VIA: BANKERS TRUST COMPANY /0103 A/C: AS HANSAPANK SWIFT CODE HABA EE 2X BEN: AS SILMET	
05NOV		05NOV	USD	YOUR: SEE WIRE OUR: 0978600309JB	45,531.08	REF: GRACE DAVISON PYMT OF INVOICE 52386, 59385. SSN: 0239115 BOOK TRANSFER DEBIT A/C: W R GRACE & CO CONN (UHC FUNDI COLUMBIA MD 21044- REF: UHC PAYMENTS	
05NOV		05NOV	USD	YOUR: PHN OF 01/11/02 OUR: 0002400306GP	4,900,000.00	FEDWIRE DEBIT VIA: FIRST UNION NC /053000219 A/C: W.R. GRACE AND COMPANY-CONN REF: W.R. GRACE PAYMENTS FOR CONTROL DISBURSMENT ACCOUNT/TIME/11:37 IMAD: 1105B1QGC05C001797	
05NOV		05NOV	USD	YOUR: SEE WIRE OUR: 0978500309JB	10,079,911.11	FEDWIRE DEBIT VIA: FW121000358 /121000358 A/C: BANK AMERICA BUSINESS CREDIT, SONIA ROSADO PHONE 212-503-7835 REF: PRINCIPAL PAYDOWN 10M AND INTE RESTON 20M LOAN DUE 11/5/01./TIME/1 5:49 IMAD: 1105B1QGC06C003624	
06NOV		06NOV	USD	YOUR: SEE WIRE OUR: 0678700310JB	92,003.94	BOOK TRANSFER DEBIT A/C: W R GRACE & CO CONN (UHC FUNDI COLUMBIA MD 21044- REF: UHC PAYMENTS	
06NOV		06NOV	USD	OUR: 0030900114XF	114,417.98	AUTOMATIC DOLLAR/FLOAT TRANSFER TO ACCOUNT 000323881963	
06NOV		06NOV	USD	YOUR: SEE WIRE OUR: 0678600310JB	749,894.48	FEDWIRE DEBIT VIA: ALLFIRST BANK /052000113 A/C: GRACE DAVISON	

W.R. GRACE AND COMPANY
SYRACUSE FUNDING ACCOUNT
ATT: MARY BOUCHARD
62 WHITTEMORE AVENUE
CAMBRIDGE MA 02140

Account No: 016-001257
Statement Start Date: 01 NOV 2001
Statement End Date: 15 NOV 2001
Statement Code: S00-USA-22
Statement No: 021

Page 11 of 17

Ledger Date	Adj Ledger Date	Value Date	F T	References	Credit / Debit	Description	Closing Balances Date	Amount
-------------	-----------------	------------	-----	------------	----------------	-------------	-----------------------	--------

DEBITS CONTINUED

06NOV		06NOV	USD	YOUR: HOWT-FUCD OUR: 0907500310JB	1,400,000.00	REF: HOURLY PAYROLL/TIME/13:23 IMAD: 1106B1QGC06C002269 VIA: FIRST UNION NC /053000219 A/C: W.R. GRACE AND CO. CHARLOTTE NC REF: 0111 79 ATTN P. LAWING 704-374 -3448/TIME/15:24 IMAD: 1106B1QGC08C003578 VIA: STATE ST BOS /011000028 A/C: MERRILL LYNCH PREMIER INSTITUT FUND BEN: N/O W.R. GRACE + CO - CONN ATTN MERRILL GROUP REF: TRANSFER FUNDS/TIME/15:25 IMAD: 1106B1QGC06C003194 55,463.19 BOOK TRANSFER DEBIT A/C: W R GRACE & CO CONN (UHC FUNDI COLUMBIA MD 21044- REF: UHC PAYMENTS VIA: FW121000358 /121000358 A/C: BANK AMERICA BUSINESS CREDIT, SONIA ROSADO PHONE 212-503-7835 REF: MONTHLY SVCE FEE FOR OCTOBER 2 001/TIME/17:03 IMAD: 1107B1QGC02C003954 122,978.08 AUTOMATIC DOLLAR/FLOAT TRANSFER TO ACCOUNT 000323881963 1,700,000.00 FEDWIRE DEBIT VIA: FIRST UNION NC /053000219 A/C: W.R. GRACE AND CO. CHARLOTTE NC REF: 0111 79 ATTN P. LAWING 704-374 -3448/TIME/14:10 IMAD: 1107B1QGC02C002613 2,400,000.00 FEDWIRE DEBIT VIA: STATE ST BOS		
06NOV		06NOV	USD	YOUR: SEE WIRE OUR: 0907400310JB	2,100,000.00			
07NOV		07NOV	USD	YOUR: SEE WIRE OUR: 0685300311JB				
07NOV		07NOV	USD	YOUR: SEE WIRE OUR: 1110300311JB	80,480.16			
07NOV		07NOV	USD	OUR: 0031100114XF				
07NOV		07NOV	USD	YOUR: HOWT-FUCD OUR: 0685200311JB				
07NOV		07NOV	USD	YOUR: SEE WIRE OUR: 0685400311JB				

W.R. GRACE AND COMPANY
SYRACUSE FUNDING ACCOUNT
ATT: MARY BOUCHARD
62 WHITTEMORE AVENUE
CAMBRIDGE MA 02140

Account No: 016-001257
Statement Start Date: 01 NOV 2001
Statement End Date: 15 NOV 2001
Statement Code: S00-USA-22
Statement No: 021

Page 12 of 17

Ledger Date	Adj Ledger Date	Value Date	F	T	References	Credit / Debit	Description	Date	Closing Balances
									Amount

DEBITS CONTINUED

08NOV					USD OUR: 0031520114XF		/011000028 A/C: MERRILL LYNCH PREMIER INSTITUT FUND BEN: N/O W.R. GRACE + CO - CONN ATTN MERRILL GROUP REF: TRANSFER FUNDS/TIME/14:11 IMAD: 1107BIQGC06C002700 AUTOMATIC DOLLAR/FLOAT TRANSFER 2,989.73 TO ACCOUNT 000323881963 33,668.78 A/C: W R GRACE & CO CONN (UHC FUNDI COLUMBIA MD 21044- REF: UHC PAYMENTS 155,464.52 CHIPS DEBIT VIA: BANKERS TRUST COMPANY /0103 A/C: FPRS DEPOSITORY X BEN: WR GRACE + CO ATTN FPRS (HOURLY) REF: WR GRACE + CO. WEEK ENDING 11/5/01 CPD/DAVISON SSN: 0183152 2,536,768.66 FEDWIRE DEBIT VIA: ALLFIRST BANK /052000113 A/C: GRACE DAVISON X REF: SALARIED PAYROLL/TIME/11:06 IMAD: 1108BIQGC06C001590 3,000,000.00 FEDWIRE DEBIT VIA: FIRST UNION NC /053000219 A/C: W.R. GRACE AND CO. CHARLOTTE NC REF: 0111 79 ATTN P. LAWING 704-374-3448/TIME/11:06 IMAD: 1108BIQGC01C001719 3,950,000.00 CHIPS DEBIT VIA: CITIBANK /0008 A/C: THE BANK OF BERMUDA LTD. SWIFT CODE BBDABMIIM BEN: MARSH + MCLENNAN GLOBAL BROKIN		
08NOV					USD YOUR: SEE WIRE OUR: 1022000312JB				
08NOV					USD YOUR: SEE WIRE OUR: 0221800312JB				
08NOV					USD YOUR: SEE WIRE OUR: 0220000312JB				
08NOV					USD YOUR: 0018028660016A OUR: 0221200312JB				

W.R. GRACE AND COMPANY
SYRACUSE FUNDING ACCOUNT
ATT: MARY BOUCHARD
62 WHITTEMORE AVENUE
CAMBRIDGE MA 02140

Account No: 016-001257
Statement Start Date: 01 NOV 2001
Statement End Date: 15 NOV 2001
Statement Code: S00-USA-22
Statement No: 021

Page 13 of 17

Ledger Date	Adj Ledger Date	Value Date	F T	References	Credit / Debit	Description	Closing Balances Amount
DEBITS CONTINUED							
08NOV		08NOV		USD YOUR: HOWT-FUCD OUR: 1022200312JB	6,800,000.00	X REF: DIRECTORS + OFFICERS PREMIUM P YMT PER MARSH INVOICE NO.165989 SSN: 0183155 FEDWIRE DEBIT VIA: FIRST UNION NC /053000219 A/C: W.R. GRACE AND CO. CHARLOTTE NC REF: 0111 79 ATTN P. LAWING 704-374 -3448/TIME/16:26 TMAD: 1108BIQGC06C003886 AUTOMATIC DOLLAR/FLOAT TRANSFER TO ACCOUNT 000323881963 61,134.06 BOOK TRANSFER DEBIT A/C: W R GRACE & CO CONN (UHC FUNDI COLUMBIA MD 21044- REF: UHC PAYMENTS 101,938.50 CHIPS DEBIT VIA: BANKERS TRUST COMPANY /0103 A/C: AS HANSAPANK SWIFT CODE HABA EE 2X BEN: AS SILMET X SSN: 0239168 192,099.29 CHIPS DEBIT VIA: BANK OF AMERICA N.A. /0959 A/C: BANK OF AMERICA - LONDON 37/60564 BEN: GRACE COLLECTION INC. X REF: PAYMENT FOR NETTING CYCLE 11/0 5/01 SSN: 0216812 192,099.29 CHIPS DEBIT VIA: BANK OF AMERICA N.A. /0959 A/C: BANK OF AMERICA - LONDON 37/60564 BEN: GRACE COLLECTION INC. X REF: PYMT OWED TO THE GCI USD ACCOU	
09NOV		09NOV		USD OUR: 0031090114XF	25,198.55		
09NOV		09NOV		USD YOUR: SEE WIRE OUR: 0818400313JB	61,134.06		
09NOV		09NOV		USD YOUR: SEE WIRE OUR: 0818600313JB	101,938.50		
09NOV		09NOV		USD YOUR: SEE WIRE OUR: 0387200313JB	192,099.29		
09NOV		09NOV		USD YOUR: SEE WIRE OUR: 0507600313JB	192,099.29		

W.R. GRACE AND COMPANY
SYRACUSE FUNDING ACCOUNT
ATT: MARY BOUCHARD
62 WHITTEMORE AVENUE
CAMBRIDGE MA 02140

Account No: 016-001257
Statement Start Date: 01 NOV 2001
Statement End Date: 15 NOV 2001
Statement Code: 500-USA-22
Statement No: 021

Page 14 of 17

Ledger Date	Adj Ledger Date	Value	F	T	References	Credit / Debit	Description	Date	Closing Balances Amount
DEBITS CONTINUED									
09NOV		USD			YOUR: SEE WIRE OUR: 0818500313JB	1,000,000.00	NY FOR THE 11/5/01 NETTING CYCLE SSN: 0224970 FEDWIRE DEBIT VIA: STATE ST BOS /011000028 A/C: MERRILL LYNCH PREMIER INSTITUT FUND BEN: N/O W.R. GRACE + CO - CONN ATTN: MERRILL GROUP REF: TRANSFER FUNDS/TIME/14:17 IMAD: 1109B1QGC06C002895 1,000,000.00 FEDWIRE DEBIT VIA: FIRST UNION NC /053000219 A/C: W.R. GRACE AND CO. CHARLOTTE NC REF: 0111 79 ATTN P. LAWING 704-374 -3448/TIME/14:17 IMAD: 1109B1QGC04C002911 10,000.00 BOOK TRANSFER DEBIT A/C: BANK OF NEW YORK AS TTEE & BAN LIMA 12 PERU BEN: /1930756454158 TERESOPOLIS S.A. REF: PAYMENT OF INVOICE 00154 ON BE HALF OF GRACE DAVISON 10,640.50 BOOK TRANSFER DEBIT A/C: BANK OF NEW YORK AS TTEE & BAN LIMA 12 PERU REF: PAYMENT OF INVOICE 000250 ON B HALF OF GRACE DAVISON 19,444.52 AUTOMATIC DOLLAR/FLOAT TRANSFER TO ACCOUNT 000323881963 27,625.59 FEDWIRE DEBIT VIA: CITICORP SAVINGS /266086554 A/C: CITIBANK KEY BISCAYNE BRANCH KEY BISCAYNE, FL 33149 BEN: JOSE CORRES AYALA DEEP SEA GROUP LTD. REF: OCTOBER COMMISSIONS IMAD: 1113B1QGC01C002950 70,783.19 BOOK TRANSFER DEBIT A/C: W R GRACE & CO CONN (UHC FUNDI		
09NOV		USD			YOUR: HOWT-FUCD OUR: 0818300313JB				
13NOV		USD			YOUR: SEE WIRE OUR: 1742800317JB				
13NOV		USD			YOUR: SEE WIRE OUR: 1742400317JB				
13NOV		USD			OUR: 0033130114XF				
13NOV		USD			YOUR: 0325025102014A OUR: 0333900317JB				
13NOV		USD			YOUR: SEE WIRE OUR: 0334200317JB				

W.R. GRACE AND COMPANY
SYRACUSE FUNDING ACCOUNT
ATT: MARY BOUCHARD
62 WHITTEMORE AVENUE
CAMBRIDGE MA 02140

Account No: 016-001257
Statement Start Date: 01 NOV 2001
Statement End Date: 15 NOV 2001
Statement Code: S00-USA-22
Statement No: 021

Page 15 of 17

Ledger Date	Adj Ledger Date	Value Date	F T	References	Credit / Debit	Description	Closing Balances Date	Amount
DEBITS CONTINUED								
13NOV		13NOV	USD	YOUR: SEE WIRE OUR: 0333500317JB	789,283.93	COLUMBIA MD 21044- REF: UHC PAYMENTS FEDWIRE DEBIT VIA: ALLFIRST BANK /052000113 A/C: GRACE DAVIDSON X		
13NOV		13NOV	USD	YOUR: SEE WIRE OUR: 1676400317JB	2,800,000.00	REF: HOURLY PAYROLL/TIME/11:35 IMAD: 1113B1QGC05C003007 FEDWIRE DEBIT VIA: STATE ST BOS /011000028 A/C: MERRILL LYNCH PREMIER INSTITUT FUND		
13NOV		13NOV	USD	YOUR: HOWT-FUCD OUR: 1675700317JB	5,000,000.00	BEN: N/O W.R. GRACE + CO - CONN ATTN MERRILL GROUP REF: TRANSFER FUNDS/TIME/16:12 IMAD: 1113B1QGC07C005609 FEDWIRE DEBIT VIA: FIRST UNION NC /053000219 A/C: W.R. GRACE AND CO. CHARLOTTE NC REF: 0111 79 ATTN P. LAWING 704-374 -3448/TIME/16:12 IMAD: 1113B1QGC08C005858 A/C: CB/EFTS PRE-FUNDING CLEARING A TAMPA FL 33634- AUTOMATIC DOLLAR/FLOAT TRANSFER TO ACCOUNT 000323881963 530,994.26 A/C: W R GRACE & CO CONN (UHC FUNDI COLUMBIA MD 21044- REF: UHC PAYMENTS CHIPS DEBIT VIA: BANKERS TRUST COMPANY /0103 A/C: FPRS DEPOSITORY X BEN: WR GRACE + CO. X REF: REFER TO WIRE WR GRACE WEEK EN DING 11/07/01 SALARIED.		
14NOV		14NOV	USD	YOUR: ACH OF 01/11/14 OUR: 0037600318HP	13,933.00			
14NOV		14NOV	USD	OUR: 0032330114XF	105,907.56			
14NOV		14NOV	USD	YOUR: SEE WIRE OUR: 0838200318JB	530,994.26			
14NOV		14NOV	USD	YOUR: FPRS DEPOSITORY OUR: 0679000318JB	825,184.09			

W.R. GRACE AND COMPANY
SYRACUSE FUNDING ACCOUNT
ATT: MARY BOUCHARD
62 WHITTEMORE AVENUE
CAMBRIDGE MA 02140

Account No: 016-001257
Statement Start Date: 01 NOV 2001
Statement End Date: 15 NOV 2001
Statement Code: S00-USA-22
Statement No: 021

Page 16 of 17

Ledger Date	Adj Ledger Date	Value Date	F T	References	Credit/Debit	Description	Date	Closing Balances Amount
DEBITS CONTINUED								
14NOV		14NOV	USD	YOUR: HOWT-FUCD OUR: 0838600318JB	1,200,000.00	SSN: 0203471 FEDWIRE DEBIT VIA: FIRST UNION NC /053000219 A/C: W.R. GRACE AND CO. CHARLOTTE NC REF: 0111 79 ATTN P. LAWING 704-374 -3448/TIME/15:20 IMAD: 1114B1QGC05C003732 FEDWIRE DEBIT VIA: STATE ST BOS /011000028 A/C: MERRILL LYNCH PREMIER INSTITUT FUND BEN: N/O W.R. GRACE + CO - CONN ATTN: MERRILL GROUP REF: TRANSFER FUNDS/TIME/15:20 IMAD: 1114B1QGC07C004022 63.80 AUTOMATIC DOLLAR/FLOAT TRANSFER TO ACCOUNT 000323881963 63,038.32 BOOK TRANSFER DEBIT A/C: W R GRACE & CO COLUMBIA MD 21044-4098 REF: HOWT 82,922.72 BOOK TRANSFER DEBIT A/C: W R GRACE & CO CONN (UHC FUNDI COLUMBIA MD 21044- REF: UHC PAYMENTS 161,258.79 CHIPS DEBIT VIA: BANKERS TRUST COMPANY /0103 A/C: FPRS DEPOSITORY X BEN: WR GRACE + CO ATTN: FPRS (HOURLY) REF: W.R. GRACE WEEK ENDING 11/12/0 1 CPDDAVISON SSN: 0264643 5,700,000.00 FEDWIRE DEBIT VIA: FIRST UNION NC /053000219 A/C: W.R. GRACE AND CO.		
14NOV		14NOV	USD	YOUR: SEE WIRE OUR: 0838900318JB	1,400,000.00			
15NOV		15NOV	USD	OUR: 0033910114XF				
15NOV		15NOV	USD	YOUR: HOWT-CHASE OUR: 0980300319JB				
15NOV		15NOV	USD	YOUR: SEE WIRE OUR: 0979900319JB				
15NOV		15NOV	USD	YOUR: SEE WIRE OUR: 0979400319JB				
15NOV		15NOV	USD	YOUR: HOWT-FUCD OUR: 0980800319JB				

W.R. GRACE AND COMPANY
 SYRACUSE FUNDING ACCOUNT
 ATT: MARY BOUCHARD
 62 WHITTEMORE AVENUE
 CAMBRIDGE MA 02140

Account No: 016-001257
 Statement Start Date: 01 NOV 2001
 Statement End Date: 15 NOV 2001
 Statement Code: S00-USA-22
 Statement No: 021

Ledger Date	Adj Ledger Date	Value Date	F T	References	Credit / Debit	Description	Date	Closing Balances Amount
-------------	-----------------	------------	-----	------------	----------------	-------------	------	-------------------------

DEBITS CONTINUED

CHARLOTTE NC
 REF: 0111 79 ATTN P. LAWING 704-374
 -3448/TIME/15:12
 IMAD: 1115B1QGC01C004189

CHECKS

No Activity

Bank of America

BANK OF AMERICA, N.A.
231 S. LASALLE STREET
CHICAGO, IL 60697

Account Number 8188003115
01 01 145 01 M0000 E# 0
Last Statement: 10/31/2001
This Statement: 11/30/2001

Customer Service
1-800-699-7188

W.R. GRACE & CO.
DEWEY AND ALMY CHEMICAL DIVISION
IMPREST ACCOUNT
ATTN CHARLIE SEBESTYEN
62 WHITTEMORE AVENUE
CAMBRIDGE MA 02140

Page 1 of 1

Beginning November 29th, the full account address will only
print on the first page of your statement.

ANALYZED CHECKING (BLOCKED THIRD PARTY)

Account Summary Information

Statement Period 11/01/2001 - 11/30/2001	Statement Beginning Balance	8,154.01
Number of Deposits/Credits 0	Amount of Deposits/Credits	.00
Number of Checks 0	Amount of Checks	.00
Number of Other Debits 0	Amount of Other Debits	.00
	Statement Ending Balance	8,154.01
Number of Enclosures 0		
Number of Days in Cycle 30	Service Charge	.00

Daily Balances

Date	Ledger Balance	Collected Balance	Date	Ledger Balance	Collected Balance
10/31	8,154.01	8,154.01	11/30	8,154.01	8,154.01

Change of Address

Please call the Customer Service telephone number listed on the front of your statement to tell us about a change of address.

How To Balance Your Bank of America Account

FIRST, start with your Account Register/Checkbook:

1. List your Account Register/Checkbook Balance here \$ _____
2. Subtract any service charges or other deductions not previously recorded that are listed on this statement \$ _____
3. Add any credits not previously recorded that are listed on this statement (for example interest) \$ _____
4. This is your NEW ACCOUNT REGISTER BALANCE \$ _____

NOW, with your Account Statement:

1. List your Statement Ending Balance here \$ _____
 2. Add any deposits not shown on this statement \$ _____
- SUBTOTAL \$ _____

3. List and total all outstanding checks, ATM, Check Card and other electronic withdrawals:

Checks, ATM, Check Card, Electronic Withdrawals		Checks, ATM, Check Card, Electronic Withdrawals	
Date/Check#	Amount	Date/Check#	Amount

4. TOTAL OF OUTSTANDING CHECKS, ATM, Check Card and other electronic withdrawals \$ _____
5. Subtract total outstanding checks, ATM, Check Card and other electronic withdrawals from Subtotal.
This balance should match your new Account Register Balance. \$ _____

Upon receipt of your statement, differences, if any, should be reported to the bank promptly in writing and in accordance with provisions in your deposit agreement.

Your Banking Rights

Terms and Conditions

All deposits to, withdrawals from or other transactions pertaining to your account(s) are subject to the terms and conditions of the agreement you received when you opened your account and any amendments thereto. Amendments to the agreement may be made from time to time in the manner stated therein.

In Case of Errors or Questions About Your Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front side of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic fund transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

If you have arranged to have direct deposit made to your account at least once every 60 days from the same person or company, you may telephone us at the number listed on the front side of this statement to find out if the deposit was made as scheduled.

Bank of AmericaBANK OF AMERICA, N.A.
231 S. LASALLE STREET
CHICAGO, IL 60697Account Number 8188203114
01 01 142 01 M0000 E# 0
Last Statement: 10/31/2001
This Statement: 11/30/2001Customer Service
1-800-699-7188W.R. GRACE & CO.
ATTN CHARLES SEBESTYEN
62 WHITTEMORE AVE
CAMBRIDGE MA 02140

Page 1 of 4

Beginning November 29th, the full account address will only
print on the first page of your statement.**ANALYZED CHECKING (BLOCKED THIRD PARTY)**

Account Summary Information

Statement Period 11/01/2001 - 11/30/2001	Statement Beginning Balance	1,958,997.29
Number of Deposits/Credits 40	Amount of Deposits/Credits	45,736,515.35
Number of Checks 0	Amount of Checks	.00
Number of Other Debits 27	Amount of Other Debits	45,806,883.21
	Statement Ending Balance	1,888,629.43
Number of Enclosures 0		
Number of Days in Cycle 30	Service Charge	.00

Deposits and Credits

Date Posted	Customer Reference	Amount	Description	Bank Reference
11/01		575,246.28	Zero Balance Transfer	TRSF FR 8188703107 00722019462
11/01		579,833.67	Zero Balance Transfer	TRSF FR 8188903106 00722019773
11/02		775,511.24	Zero Balance Transfer	TRSF FR 8188903106 00722020431
11/02		1,768,461.27	Zero Balance Transfer	TRSF FR 8188703107 00722020122
11/05		1,422,262.79	Zero Balance Transfer	TRSF FR 8188903106 00722020311
11/05		3,804,783.41	Zero Balance Transfer	TRSF FR 8188703107 00722020007
11/06		180,600.23	Zero Balance Transfer	TRSF FR 8188903106 00722019750
11/06		1,728,313.68	Zero Balance Transfer	TRSF FR 8188703107 00722019446
11/07		270,861.84	Zero Balance Transfer	TRSF FR 8188903106 00722019420
11/07		616,793.11	Zero Balance Transfer	TRSF FR 8188703107 00722019134
11/08		163,365.10	Zero Balance Transfer	TRSF FR 8188903106 00722019472
11/08		1,146,918.28	Zero Balance Transfer	TRSF FR 8188703107 00722019176
11/09		461,051.99	Zero Balance Transfer	TRSF FR 8188903106 00722020336
11/09		1,703,705.43	Zero Balance Transfer	TRSF FR 8188703107 00722020046
11/13		474,453.68	Zero Balance Transfer	TRSF FR 8188903106 00722022365
11/13		3,899,823.21	Zero Balance Transfer	TRSF FR 8188703107 00722022053
11/14		434,906.14	Zero Balance Transfer	TRSF FR 8188903106 00722020300
11/14		2,396,191.65	Zero Balance Transfer	TRSF FR 8188703107 00722020008
11/15		248,024.59	Zero Balance Transfer	TRSF FR 8188903106 00722020192
11/15		1,023,794.64	Zero Balance Transfer	TRSF FR 8188703107 00722019879
11/16		136,230.81	Zero Balance Transfer	TRSF FR 8188903106 00722114097
11/16		3,109,040.14	Zero Balance Transfer	TRSF FR 8188703107 00722113800
11/19		475,581.11	Zero Balance Transfer	TRSF FR 8188903106 00722178672
11/19		5,221,479.98	Zero Balance Transfer	TRSF FR 8188703107 00722178360
11/20		232,678.44	Zero Balance Transfer	TRSF FR 8188903106 00722122875
11/20		1,228,226.79	Zero Balance Transfer	TRSF FR 8188703107 00722122581
11/21		636,680.74	Zero Balance Transfer	TRSF FR 8188903106 00722111648
11/21		1,111,099.95	Zero Balance Transfer	TRSF FR 8188703107 00722111358
11/23		110,375.19	Zero Balance Transfer	TRSF FR 8188703107 00722123456
11		129,958.67	Zero Balance Transfer	TRSF FR 8188903106 00722123744
11/26		789,503.27	Zero Balance Transfer	TRSF FR 8188903106 00722178163
11/26		3,844,205.25	Zero Balance Transfer	TRSF FR 8188703107 00722177837
11/27		106,262.74	Zero Balance Transfer	TRSF FR 8188903106 00722119295
11/27		919,230.08	Zero Balance Transfer	TRSF FR 8188703107 00722119002

Change of Address

Please call the Customer Service telephone number listed on the front of your statement to tell us about a change of address.

How To Balance Your Bank of America Account

FIRST, start with your Account Register/Checkbook:

1. List your Account Register/Checkbook Balance here\$ _____
2. Subtract any service charges or other deductions not previously recorded that are listed on this statement\$ _____
3. Add any credits not previously recorded that are listed on this statement (for example interest)\$ _____
4. This is your NEW ACCOUNT REGISTER BALANCE\$ _____

NOW, with your Account Statement:

1. List your Statement Ending Balance here\$ _____
2. Add any deposits not shown on this statement\$ _____

SUBTOTAL\$ _____

3. List and total all outstanding checks, ATM, Check Card and other electronic withdrawals:

Checks, ATM, Check Card, Electronic Withdrawals		Checks, ATM, Check Card, Electronic Withdrawals	
Date/Check#	Amount	Date/Check#	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

4. TOTAL OF OUTSTANDING CHECKS, ATM, Check Card and other electronic withdrawals\$ _____
5. Subtract total outstanding checks, ATM, Check Card and other electronic withdrawals from Subtotal.
This balance should match your new Account Register Balance.\$ _____

Upon receipt of your statement, differences, if any, should be reported to the bank promptly in writing and in accordance with provisions in your deposit agreement.

Your Banking Rights

Terms and Conditions

All deposits to, withdrawals from or other transactions pertaining to your account(s) are subject to the terms and conditions of the agreement you received when you opened your account and any amendments thereto. Amendments to the agreement may be made from time to time in the manner stated therein.

In Case of Errors or Questions About Your Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front side of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic fund transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

If you have arranged to have direct deposit made to your account at least once every 60 days from the same person or company, you may telephone us at the number listed on the front side of this statement to find out if the deposit was made as scheduled.



Bank of America

BANK OF AMERICA, N.A.
231 S. LASALLE STREET
CHICAGO, IL 60697

Account Number 8188203114
01 01 142 01 M0000 E# 0
Last Statement: 10/31/2001
This Statement: 11/30/2001

Customer Service
1-800-699-7188

W.R. GRACE & CO.

Page 2 of 4

ANALYZED CHECKING (BLOCKED THIRD PARTY)

Deposits and Credits

Date Posted	Customer Reference	Amount	Description	Bank Reference
11/28		213,351.52 ✓	Zero Balance Transfer	TRSF FR 8188903106 00722108912
11/28		918,733.58 ✓	Zero Balance Transfer	TRSF FR 8188703107 00722108611
11/29		70,980.65 ✓	Zero Balance Transfer	TRSF FR 8188903106 00722114199
11/29		784,537.32 ✓	Zero Balance Transfer	TRSF FR 8188703107 00722113897
11/30		395,472.19 ✓	Zero Balance Transfer	TRSF FR 8188903106 00722114467
11/30		1,627,984.70 ✓	Zero Balance Transfer	TRSF FR 8188703107 00722114166

Withdrawals and Debits

Other Debits

Date Posted	Customer Reference	Amount	Description	Bank Reference
11/01		1,850,524.74 ✓	WIRE TYPE:WIRE OUT DATE:110101 TIME:0955 CT TRN:011101011545 FDREF/SEQ:011101011545/000588 BNF:W.R. GRACE & CO. ID:016001257 BNF BK:THE CHASE MANHATTAN BAN ID:021000128 PMT DET:HOWT	00370011545
11/02		1,843,446.38 ✓	WIRE TYPE:WIRE OUT DATE:110201 TIME:1027 CT TRN:011102011673 FDREF/SEQ:011102011673/000498 BNF:W.R. GRACE & CO. ID:016001257 BNF BK:THE CHASE MANHATTAN BAN ID:021000128 PMT DET:HOWT	00370011673
11/05		2,228.13 ✓	Zero Balance Transfer	TRSF TO 8188703107 00722001120
11/05		3,680,587.19 ✓	Effective Date is 08/15/2001 WIRE TYPE:WIRE OUT DATE:110501 TIME:1007 CT TRN:011105014550 FDREF/SEQ:011105014550/000299 BNF:W.R. GRACE & CO. ID:016001257 BNF BK:THE CHASE MANHATTAN BAN ID:021000128 PMT DET:HOWT	00370014550
11/06		3,459,449.75 ✓	WIRE TYPE:WIRE OUT DATE:110601 TIME:1012 CT TRN:011106014638 FDREF/SEQ:011106014638/000320 BNF:W.R. GRACE & CO. ID:016001257 BNF BK:THE CHASE MANHATTAN BAN ID:021000128 PMT DET:HOWT	00370014638
11/07		1,920,935.21 ✓	WIRE TYPE:WIRE OUT DATE:110701 TIME:1046 CT TRN:011107018255 FDREF/SEQ:011107018255/000469 BNF:W.R. GRACE & CO. ID:016001257 BNF BK:THE CHASE MANHATTAN BAN ID:021000128 PMT DET:HOWT	00370018255
11/08		907,014.86 ✓	WIRE TYPE:WIRE OUT DATE:110801 TIME:0956 CT TRN:011108015156 FDREF/SEQ:011108015156/000437 BNF:W.R. GRACE & CO. ID:016001257 BNF BK:THE CHASE MANHATTAN BAN ID:021000128 PMT DET:HOWT	00370015156
11/09		7,467.77 ✓	Zero Balance Transfer	TRSF TO 8188903106 00722000359
11/09		1,153,870.38 ✓	Effective Date is 08/31/2001 WIRE TYPE:WIRE OUT DATE:110901 TIME:1111 CT TRN:011109024055 FDREF/SEQ:011109024055/000613 BNF:W.R. GRACE & CO. ID:016001257 BNF BK:THE CHASE MANHATTAN BAN ID:021000128 PMT DET:HOWT	00370024055
11/13		3,263,657.48 ✓	WIRE TYPE:WIRE OUT DATE:111301 TIME:1006 CT TRN:011113024551 FDREF/SEQ:011113024551/000527 BNF:W.R. GRACE & CO. ID:016001257 BNF BK:THE CHASE MANHATTAN BAN ID:021000128 PMT DET:HOWT	00370024551

Change of Address

Please call the Customer Service telephone number listed on the front of your statement to tell us about a change of address.

How To Balance Your Bank of America Account

FIRST, start with your **Account Register/Checkbook**:

1. List your Account Register/Checkbook Balance here \$ _____
2. Subtract any service charges or other deductions not previously recorded that are listed on this statement \$ _____
3. Add any credits not previously recorded that are listed on this statement (for example interest) \$ _____
4. This is your **NEW ACCOUNT REGISTER BALANCE** \$ _____

NOW, with your **Account Statement**:

1. List your Statement Ending Balance here \$ _____
2. Add any deposits not shown on this statement \$ _____

SUBTOTAL \$ _____

3. List and total all outstanding checks, ATM, Check Card and other electronic withdrawals:

Checks, ATM, Check Card, Electronic Withdrawals		Checks, ATM, Check Card, Electronic Withdrawals	
Date/Check#	Amount	Date/Check#	Amount

4. TOTAL OF OUTSTANDING CHECKS, ATM, Check Card and other electronic withdrawals \$ _____
5. Subtract total outstanding checks, ATM, Check Card and other electronic withdrawals from Subtotal.
This balance should match your new Account Register Balance. \$ _____

Upon receipt of your statement, differences, if any, should be reported to the bank promptly in writing and in accordance with provisions in your deposit agreement.

Your Banking Rights

Terms and Conditions

All deposits to, withdrawals from or other transactions pertaining to your account(s) are subject to the terms and conditions of the agreement you received when you opened your account and any amendments thereto. Amendments to the agreement may be made from time to time in the manner stated therein.

In Case of Errors or Questions About Your Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front side of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic fund transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

If you have arranged to have direct deposit made to your account at least once every 60 days from the same person or company, you may telephone us at the number listed on the front side of this statement to find out if the deposit was made as scheduled.

Bank of America

BANK OF AMERICA, N.A.
231 S. LASALLE STREET
CHICAGO, IL 60697

Account Number 8188203114
01 01 142 01 M0000 E# 0
Last Statement: 10/31/2001
This Statement: 11/30/2001

Customer Service
1-800-699-7188

W.R. GRACE & CO.

Page 3 of 4

ANALYZED CHECKING (BLOCKED THIRD PARTY)

Withdrawals and Debits

Other Debits - Continued

Date Posted	Customer Reference	Amount	Description	Bank Reference
11/14		3,402,090.21	WIRE TYPE:WIRE OUT DATE:111401 TIME:1056 CT TRN:011114021057 FDREF/SEQ:011114021057/000566 BNF:W.R. GRACE & CO. ID:016001257 BNF BK:THE CHASE MANHATTAN BAN ID:021000128 PMT DET:HOWT	00370021057
11/15		1,600.00	Foreign Exchange Debit FX DRAW DRFX641904 2920.00 SGD @ 1.825 ON 20011113	01790200274
11/15		2,000.00	Foreign Exchange Debit FX DRAW DRFX641898 3650.00 SGD @ 1.825 ON 20011113	01790200243
11/15		2,800,944.22	WIRE TYPE:WIRE OUT DATE:111501 TIME:0947 CT TRN:011115017672 FDREF/SEQ:011115017672/000493 BNF:W.R. GRACE & CO. ID:016001257 BNF BK:THE CHASE MANHATTAN BAN ID:021000128 PMT DET:HOWT	00370017672
11/16		60,988.00	Zero Balance Transfer TRSF TO 8188703107 Effective Date is 11/09/2001	00722004576
11/16		1,305,564.24	WIRE TYPE:WIRE OUT DATE:111601 TIME:1003 CT TRN:011116016362 FDREF/SEQ:011116016362/000383 BNF:W.R. GRACE & CO. ID:016001257 BNF BK:THE CHASE MANHATTAN BAN ID:021000128 PMT DET:HOWT	00370016362
11/19		5,062,509.53	WIRE TYPE:WIRE OUT DATE:111901 TIME:0954 CT TRN:011119014425 FDREF/SEQ:011119014425/000372 BNF:W.R. GRACE & CO. ID:016001257 BNF BK:THE CHASE MANHATTAN BAN ID:021000128 PMT DET:HOWT	00370014425
11/20		3,818,410.65	WIRE TYPE:WIRE OUT DATE:112001 TIME:1017 CT TRN:011120018550 FDREF/SEQ:011120018550/000431 BNF:W.R. GRACE & CO. ID:016001257 BNF BK:THE CHASE MANHATTAN BAN ID:021000128 PMT DET:HOWT	00370018550
11/21		306,851.91	WIRE TYPE:WIRE OUT DATE:112101 TIME:1150 CT TRN:011121030789 FDREF/SEQ:011121030789/000875 BNF:W.R. GRACE & CO. ID:016001257 BNF BK:THE CHASE MANHATTAN BAN ID:021000128 PMT DET:HOWT	00370030789
11/23		568,604.36	Foreign Exchange Debit FX DRAW DRFX025119 568604.36 USD @ 0.0 ON 20011123	01791300004
11/23		2,257,983.46	WIRE TYPE:WIRE OUT DATE:112301 TIME:1108 CT TRN:011123024801 FDREF/SEQ:011123024801/000563 BNF:W.R. GRACE & CO. ID:016001257 BNF BK:CHEMICAL BANK ID:021000128 PMT DET:HOWT	00370024801
11/26		21,639.61	Foreign Exchange Debit FX DRAW DRFX662031 2648039.00 JPY @ 122.37 ON 20011120	01790200015
11/26		1,679,114.13	WIRE TYPE:WIRE OUT DATE:112601 TIME:1000 CT TRN:011126015173 FDREF/SEQ:011126015173/000296 BNF:W.R. GRACE & CO. ID:016001257 BNF BK:THE CHASE MANHATTAN BAN ID:021000128 PMT DET:HOWT	00370015173
11/27		3,206,009.60	WIRE TYPE:WIRE OUT DATE:112701 TIME:0941 CT TRN:011127012884 FDREF/SEQ:011127012884/000261 BNF:W.R. GRACE & CO. ID:016001257 BNF BK:THE CHASE MANHATTAN BAN ID:021000128 PMT DET:HOWT	00370012884

Change of Address

Please call the Customer Service telephone number listed on the front of your statement to tell us about a change of address.

How To Balance Your Bank of America Account

FIRST, start with your Account Register/Checkbook:

1. List your Account Register/Checkbook Balance here \$ _____
2. Subtract any service charges or other deductions not previously recorded that are listed on this statement \$ _____
3. Add any credits not previously recorded that are listed on this statement (for example interest) \$ _____
4. This is your NEW ACCOUNT REGISTER BALANCE \$ _____

NOW, with your Account Statement:

1. List your Statement Ending Balance here \$ _____
 2. Add any deposits not shown on this statement \$ _____
- SUBTOTAL \$ _____

3. List and total all outstanding checks, ATM, Check Card and other electronic withdrawals:

Checks, ATM, Check Card, Electronic Withdrawals		Checks, ATM, Check Card, Electronic Withdrawals	
Date/Check#	Amount	Date/Check#	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

4. TOTAL OF OUTSTANDING CHECKS, ATM, Check Card and other electronic withdrawals \$ _____
5. Subtract total outstanding checks, ATM, Check Card and other electronic withdrawals from Subtotal.
This balance should match your new Account Register Balance. \$ _____

Upon receipt of your statement, differences, if any, should be reported to the bank promptly in writing and in accordance with provisions in your deposit agreement.

Your Banking Rights

Terms and Conditions

All deposits to, withdrawals from or other transactions pertaining to your account(s) are subject to the terms and conditions of the agreement you received when you opened your account and any amendments thereto. Amendments to the agreement may be made from time to time in the manner stated therein.

In Case of Errors or Questions About Your Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front side of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic fund transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

If you have arranged to have direct deposit made to your account at least once every 60 days from the same person or company, you may telephone us at the number listed on the front side of this statement to find out if the deposit was made as scheduled.

Bank of America

BANK OF AMERICA, N.A.
231 S. LASALLE STREET
CHICAGO, IL 60697

Account Number 8188203114
01 01 142 01 M0000 E# 0
Last Statement: 10/31/2001
This Statement: 11/30/2001

Customer Service
1-800-699-7188

W.R. GRACE & CO.

Page 4 of 4

ANALYZED CHECKING (BLOCKED THIRD PARTY)

Withdrawals and Debits

Other Debits - Continued

Date Posted	Customer Reference	Amount	Description	Bank Reference
11/28		1,003,488.51	WIRE TYPE:WIRE OUT DATE:112801 TIME:0936 CT TRN:011128013542 FDREF/SEQ:011128013542/000314 BNF:W.R. GRACE & CO. ID:016001257 BNF BK:THE CHASE MANHATTAN BAN ID:021000128 PMT DET:HOWT	00370013542
11/29		1,180,534.27	WIRE TYPE:WIRE OUT DATE:112901 TIME:1053 CT TRN:011129022524 FDREF/SEQ:011129022524/000747 BNF:W.R. GRACE & CO. ID:016001257 BNF BK:THE CHASE MANHATTAN BAN ID:021000128 PMT DET:HOWT	00370022524
11/30		1,039,368.62	WIRE TYPE:WIRE OUT DATE:113001 TIME:1010 CT TRN:011130022837 FDREF/SEQ:011130022837/000572 BNF:W.R. GRACE & CO. ID:016001257 BNF BK:THE CHASE MANHATTAN BAN ID:021000128 PMT DET:HOWT	00370022837

Daily Balances

Date	Ledger Balance	Collected Balance	Date	Ledger Balance	Collected Balance
10/31	1,949,301.39	4,097.02	11/16	3,216,801.91	287,493.12
11/01	1,253,856.60	30,817.60	11/19	3,851,353.47	437,598.16
11/02	1,954,382.73	88,227.55	11/20	1,493,848.05	85,552.11
11/05	3,500,841.74	139,059.45	11/21	2,934,776.83	1,803,303.81
11/06	1,950,305.90	266,775.88	11/23	348,522.87	25,652.33
11/07	917,025.64	71,544.91	11/26	3,281,477.65	163,381.14
11/08	1,320,294.16	59,264.84	11/27	1,100,960.87	87,293.76
11/09	2,270,193.20	755,331.98	11/28	1,229,557.46	139,526.97
11/13	3,380,812.61	152,830.89	11/29	904,541.16	195,851.33
11/14	2,809,820.19	30,714.16	11/30	1,888,629.43	157,660.03
11/15	1,277,095.20	433,725.86			

Change of Address

Please call the Customer Service telephone number listed on the front of your statement to tell us about a change of address.

How To Balance Your Bank of America Account

FIRST, start with your Account Register/Checkbook:

1. List your Account Register/Checkbook Balance here\$ _____
2. Subtract any service charges or other deductions not previously recorded that are listed on this statement\$ _____
3. Add any credits not previously recorded that are listed on this statement (for example interest)\$ _____
4. This is your NEW ACCOUNT REGISTER BALANCE\$ _____

NOW, with your Account Statement:

1. List your Statement Ending Balance here\$ _____
2. Add any deposits not shown on this statement\$ _____

SUBTOTAL\$ _____

3. List and total all outstanding checks, ATM, Check Card and other electronic withdrawals:

Checks, ATM, Check Card, Electronic Withdrawals		Checks, ATM, Check Card, Electronic Withdrawals	
Date/Check#	Amount	Date/Check#	Amount

4. TOTAL OF OUTSTANDING CHECKS, ATM, Check Card and other electronic withdrawals\$ _____
5. Subtract total outstanding checks, ATM, Check Card and other electronic withdrawals from Subtotal.
This balance should match your new Account Register Balance.\$ _____

Upon receipt of your statement, differences, if any, should be reported to the bank promptly in writing and in accordance with provisions in your deposit agreement.

Your Banking Rights

Terms and Conditions

All deposits to, withdrawals from or other transactions pertaining to your account(s) are subject to the terms and conditions of the agreement you received when you opened your account and any amendments therein. Amendments to the agreement may be made from time to time in the manner stated therein.

In Case of Errors or Questions About Your Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front side of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic fund transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

If you have arranged to have direct deposit made to your account at least once every 60 days from the same person or company, you may telephone us at the number listed on the front side of this statement to find out if the deposit was made as scheduled.



**Commercial Checking**

01 2000000282172 001 130 0 34 1,762

W.R. GRACE & COMPANY
ATTN: PAUL MILLIKEN
62 WHITTEMORE AVE
CAMBRIDGE MA 02140

CB

Commercial Checking

11/01/2001 thru 11/30/2001

Account number: 2000000282172
Account holder(s): W.R. GRACE & COMPANY

Taxpayer ID Number: 133461988

Account Summary

Opening balance 11/01	\$2,247,120.55
Deposits and other credits	71,400,109.70 +
Other withdrawals and service fees	71,761,930.70 -
Closing balance 11/30	\$1,885,299.55

Deposits and Other Credits

Date	Amount	Description
11/01	13.43	✓ ZBA TRANSFER CREDIT TRANSFER FROM 2079900005600 W R GRACE & CO
11/02	1,600,000.00	✓ FUNDS TRANSFER (ADVICE 011102031038) RCVD FROM CHASE MANHATTAN B/ ORG = W.R. GRACE AND COMPANY RFB = TEBC OF 01/11/02 OBI = 0111 79 ATTN P. LAWI REF = 1058500306JB 03:55PM
11/02	4,900,000.00	✓ FUNDS TRANSFER (ADVICE 011102005457) RCVD FROM CHASE MANHATTAN B/ ORG = W.R. GRACE AND COMPANY RFB = TEBC OF 01/11/01 OBI = 0111 79 ATTN P. LAWI REF = 1558100305JB 09:26AM
11/05	4,900,000.00	✓ FUNDS TRANSFER (ADVICE 011105012306) RCVD FROM CHASE MANHATTAN B/ ORG = W.R. GRACE AND COMPANY RFB = PHN OF 01/11/02 OBI = W.R. GRACE PAYMENTS F REF = 0002400306GP 11:36AM
11/06	0.65	✓ ZBA TRANSFER CREDIT TRANSFER FROM 2079900005600 W R GRACE & CO
11/06	1,400,000.00	✓ FUNDS TRANSFER (ADVICE 011106025086) RCVD FROM CHASE MANHATTAN B/ ORG = W.R. GRACE AND COMPANY RFB = TEBC OF 01/11/06 OBI = 0111 79 ATTN P. LAWI REF = 0907500310JB 03:24PM
11/07	1,700,000.00	✓ FUNDS TRANSFER (ADVICE 011107020813) RCVD FROM CHASE MANHATTAN B/ ORG = W.R. GRACE AND COMPANY RFB = TEBC OF 01/11/07 OBI = 0111 79 ATTN P. LAWI REF = 0685200311JB 02:09PM
11/08	2.99	✓ ZBA TRANSFER CREDIT TRANSFER FROM 2079900005260 GRACE DAVISON

Deposits and Other Credits continued on next page.



Commercial Checking

02

2000000282172 001 130

0 34

1,763

Deposits and Other Credits *continued*

Date	Amount	Description
11/08	3,000,000.00	FUNDS TRANSFER (ADVICE 011108010588) RCVD FROM CHASE MANHATTAN B/ ORG = W.R. GRACE AND COMPANY RFB = TEBC OF 01/11/08 OBI = 0111 79 ATTN P. LAWI REF = 0220600312JB 11:06AM
11/09	70.88	ZBA TRANSFER CREDIT TRANSFER FROM 2079900005600 W R GRACE & CO
11/09	1,000,000.00	FUNDS TRANSFER (ADVICE 011109023215) RCVD FROM CHASE MANHATTAN B/ ORG = W.R. GRACE AND COMPANY RFB = TEBC OF 01/11/09 OBI = 0111 79 ATTN P. LAWI REF = 0818300313JB 02:16PM
11/09	6,800,000.00	EFFECTIVE DATE 11/08 FUNDS TRANSFER (ADVICE 011108029371) RCVD FROM CHASE MANHATTAN B/ ORG = W.R. GRACE AND COMPANY RFB = TEBC OF 01/11/08 OBI = 0111 79 ATTN P. LAWI REF = 1022200312JB 04:25PM
11/13	5,000,000.00	FUNDS TRANSFER (ADVICE 011113040141) RCVD FROM CHASE MANHATTAN B/ ORG = W.R. GRACE AND COMPANY RFB = TEBC OF 01/11/13 OBI = 0111 79 ATTN P. LAWI REF = 1675700317JB 04:12PM
11/14	1,200,000.00	FUNDS TRANSFER (ADVICE 011114028331) RCVD FROM CHASE MANHATTAN B/ ORG = W.R. GRACE AND COMPANY RFB = TEBC OF 01/11/14 OBI = 0111 79 ATTN P. LAWI REF = 0838600318JB 03:19PM
11/15	2.49	ZBA TRANSFER CREDIT TRANSFER FROM 2079920005761 W R GRACE AND C
11/15	5,700,000.00	FUNDS TRANSFER (ADVICE 011115030927) RCVD FROM CHASE MANHATTAN B/ ORG = W.R. GRACE AND COMPANY RFB = TEBC OF 01/11/15 OBI = 0111 79 ATTN P. LAWI REF = 0980800319JB 03:12PM
11/16	1,300,000.00	FUNDS TRANSFER (ADVICE 011116028605) RCVD FROM CHASE MANHATTAN B/ ORG = W.R. GRACE AND COMPANY RFB = TEBC OF 01/11/16 OBI = 0111 79 ATTN P. LAWI REF = 0902700320JB 03:11PM
11/19	5.30	ZBA TRANSFER CREDIT TRANSFER FROM 2079900005260 GRACE DAVISON
11/19	3,700,000.00	FUNDS TRANSFER (ADVICE 011119029886) RCVD FROM CHASE MANHATTAN B/ ORG = W.R. GRACE AND COMPANY RFB = TEBC OF 01/11/19 OBI = 0111 79 ATTN P. LAWI REF = 1047500323JB 03:57PM
11/20	5,100,000.00	FUNDS TRANSFER (ADVICE 011120035118) RCVD FROM CHASE MANHATTAN B/ ORG = W.R. GRACE AND COMPANY RFB = TEBC OF 01/11/20 OBI = 0111 79 ATTN P. LAWI REF = 1176700324JB 04:51PM

Deposits and Other Credits continued on next page.